

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William R. Gallagher
Debtor

Case No. 16-00276-HWV
Chapter 13

District/off: 0314-5
Date Rcvd: Jun 11, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

Recip ID	Recipient Name and Address
db	+ William R. Gallagher, 276 Center Road, Stroudsburg, PA 18360-7723
cr	+ M&T BANK, Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
4823055	+ Borough of East Stroudsburg, 24 Analomink Street, East Stroudsburg, PA 18301-2801
4744604	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court., Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
4756478	+ M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4744606	+ Ocwen Loan Sevicing Llc, Attn: Research Dept, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
4800480	U.S. BANK NATIONAL ASSOCIATION, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
4750015	+ U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
5407697	+ WELLS FARGO BANK, N.A., c/o Jill Manuel-Coughlin, Esquire, Powers Kirn, LLC, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053 Telephone 19053-6980

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFFC.COM	Jun 11 2021 22:53:00	Wells Fargo Bank, 1 Home Campus, X2303-01A, Des Moines, IA 50328-0001
4744605	Email/Text: camanagement@mtb.com	Jun 11 2021 18:59:00	M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
4752334	Email/Text: camanagement@mtb.com	Jun 11 2021 18:59:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
4763814	Email/Text: camanagement@mtb.com	Jun 11 2021 18:59:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4747659	+ Email/Text: MKnitter@monroecountypa.gov	Jun 11 2021 18:59:00	Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
4780039	EDI: WFFC.COM	Jun 11 2021 22:53:00	Wells Fargo Bank N.A., Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
4744607	+ EDI: WFFC.COM	Jun 11 2021 22:53:00	Wells Fargo Bank Nv Na, Attn:Deposits Bankr. MAC P6103-05K, Po Box 3908, Portland, OR 97208-3908

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OCWEN LOAN SERVICING, LLC, AS SERVICER FOR U.S. BA
cr		U.S. Bank National Association
cr	*+	Borough of East Stroudsburg, 24 Analomink Street, East Stroudsburg, PA 18301-2801

4831042 *+ Borough of East Stroudsburg, 24 Analomink Street, East Stroudsburg, PA 18301-2801
4785721 * Wells Fargo Bank, N.A. Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA 50328-0001

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2021 at the address(es) listed below:

Name	Email Address
J. Zac Christman	on behalf of Creditor Borough of East Stroudsburg zac@fisherchristman.com office@fisherchristman.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
Jeremy John Kobeski	on behalf of Creditor U.S. Bank National Association As Trustee Under Pooling et al. pamb@fedphe.com
Jerome B Blank	on behalf of Creditor U.S. Bank National Association As Trustee Under Pooling et al. pamb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
John J. Martin	on behalf of Debtor 1 William R. Gallagher jmartin@martin-law.net kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r59891@notify.bestcase.com
Joseph Angelo Dessoye	on behalf of Creditor U.S. Bank National Association As Trustee Under Pooling et al. pamb@fedphe.com
Joshua I Goldman	on behalf of Creditor M&T Bank josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Kimberly D Martin	on behalf of Debtor 1 William R. Gallagher kmartin@martin-law.net jashley@martin-law.net;r59891@notify.bestcase.com
Kyle Kenneth Gebel	on behalf of Creditor Wells Fargo Bank Kyle.K.Gebel@wellsfargo.com
Mario John Hanyon	on behalf of Creditor U.S. Bank National Association As Trustee Under Pooling et al. pamb@fedphe.com, mario.hanyon@brockandscott.com
Monroe County Tax Claim Bureau	MKnitter@monroecountypa.gov DPugh@monroecountypa.gov
Philip W. Stock	on behalf of Creditor Monroe County Tax Claim Bureau pwstock@ptd.net
Sarah K. McCaffery	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

Thomas Song on behalf of Creditor U.S. Bank National Association As Trustee Under Pooling et al. tomysong0@gmail.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor M&T BANK wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 20

Information to identify the case:

Debtor 1 William R. Gallagher
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 5:16-bk-00276-HWV

Social Security number or ITIN xxx-xx-5323

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William R. Gallagher

By the
court:

6/11/21



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: KarenDavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.